



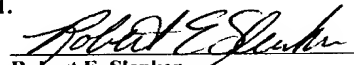
85CF-00104
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson, et al. :
Serial No.: 09/736,782 : Art Unit: 2164
Filed: December 14, 2000 : Examiner:
For: METHODS AND SYSTEMS :
FOR QUANTIFYING CASH :
FLOW RECOVERY AND RISK :

CERTIFICATE OF MAILING

I certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on APR 16, 2001.


Robert E. Stenker
Reg. No. 45,112


REQUEST FOR APPROVAL OF DRAWING CHANGES

Hon. Assistant Commissioner for Patents
Washington, D.C. 20231

Submitted herewith is a copy of drawing sheet 9 in the above referenced patent application showing proposed drawing changes. Specifically, the legend "Figure 9" has been replaced with the legend "FIG. 14".

Applicants respectfully request approval of the indicated drawing changes.

Respectfully Submitted,


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9/9

~~Figure 9~~

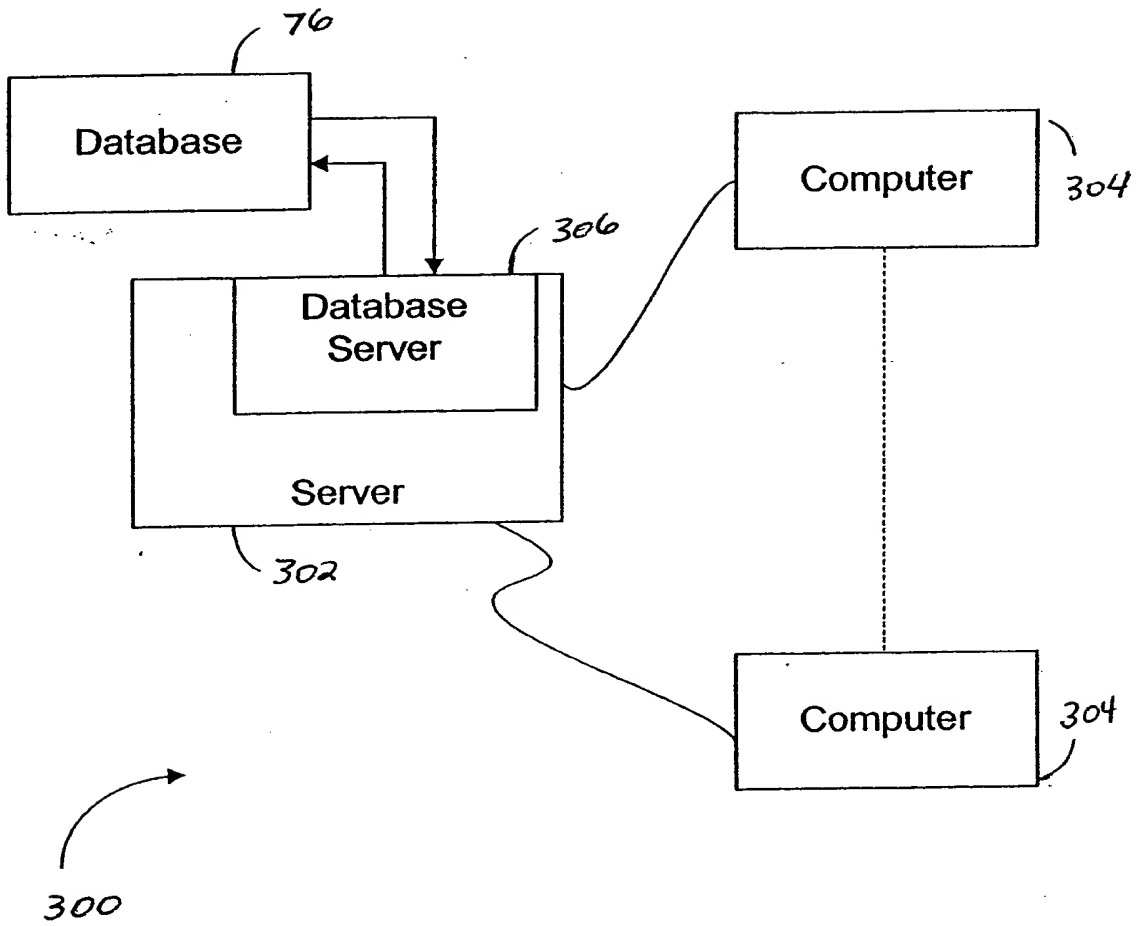


FIG. 14

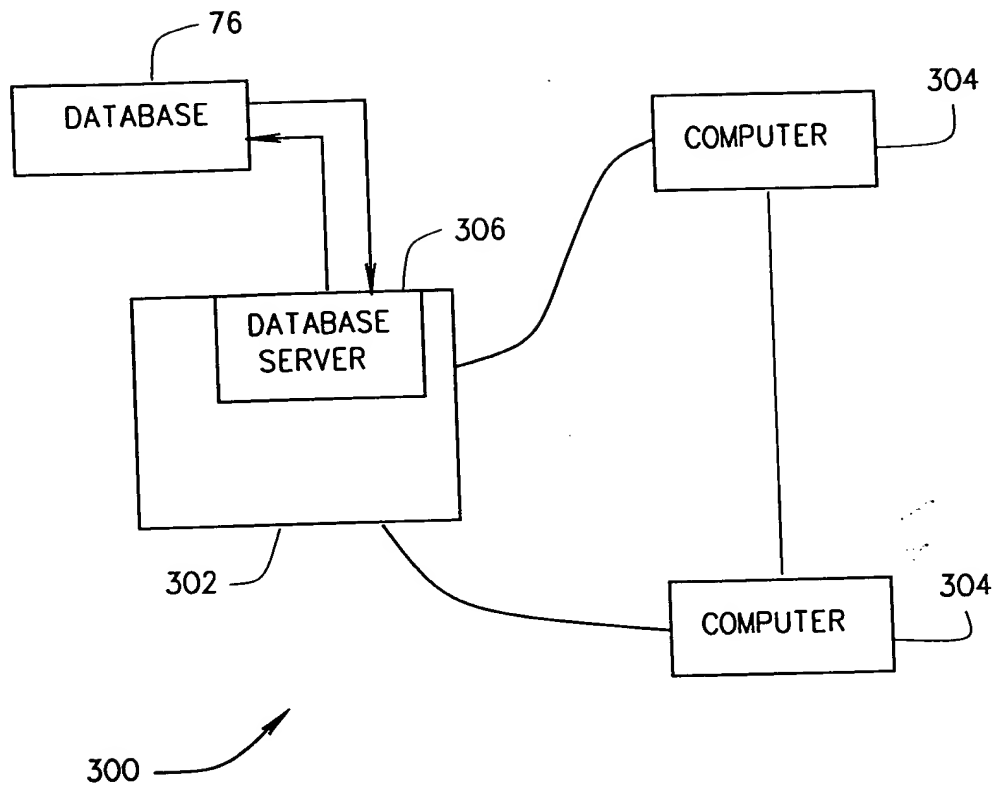


FIG. 14

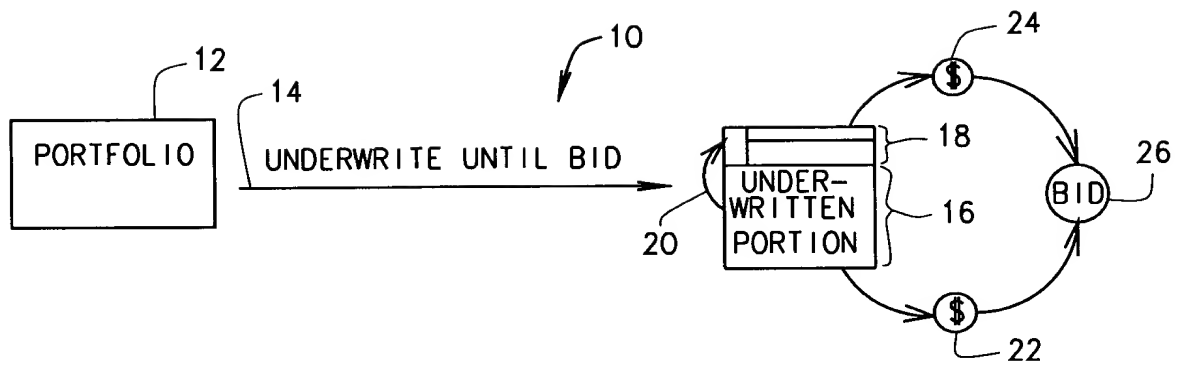


FIG. 1
PRIOR ART

100240 "28/92/50

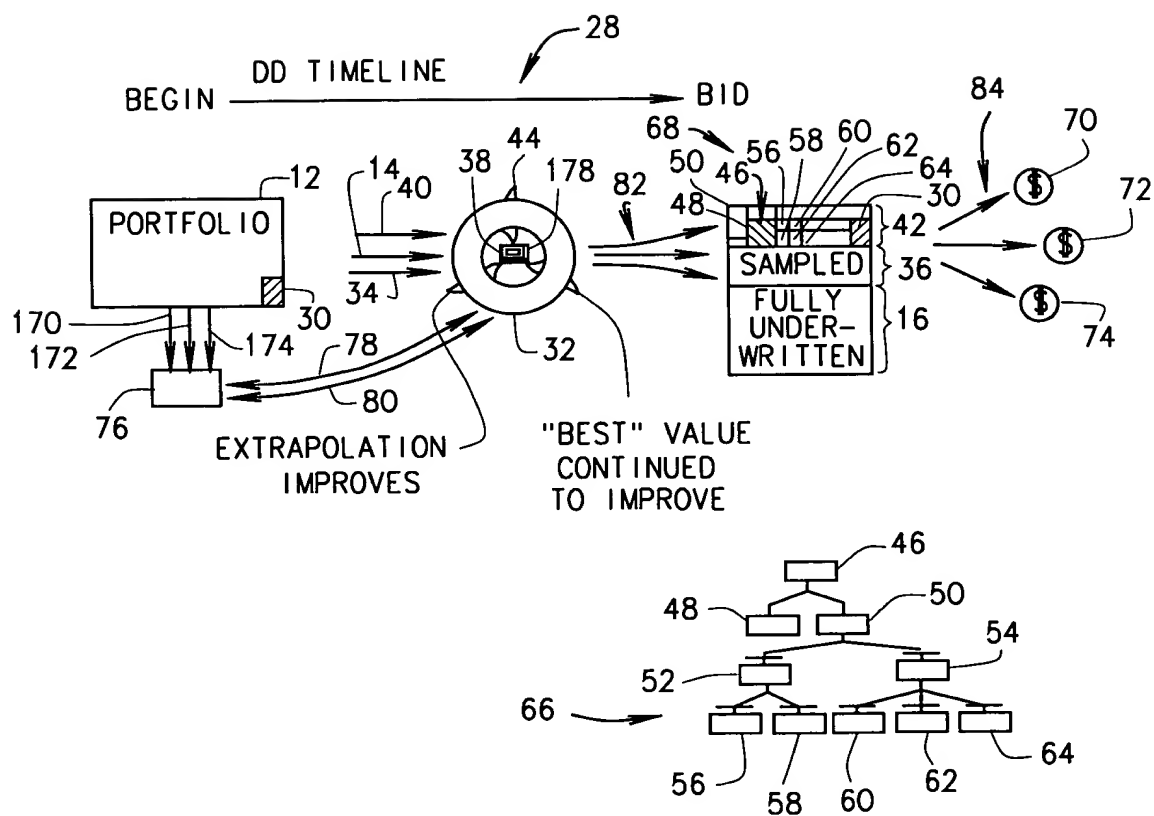


FIG. 2



FIG. 3



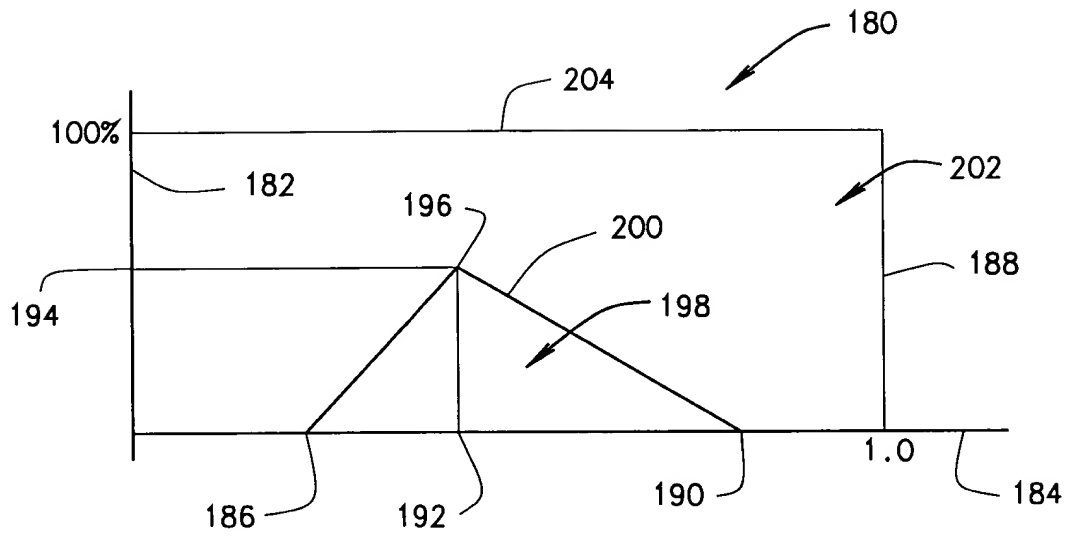


FIG. 5

09/26/2004 10:04:00

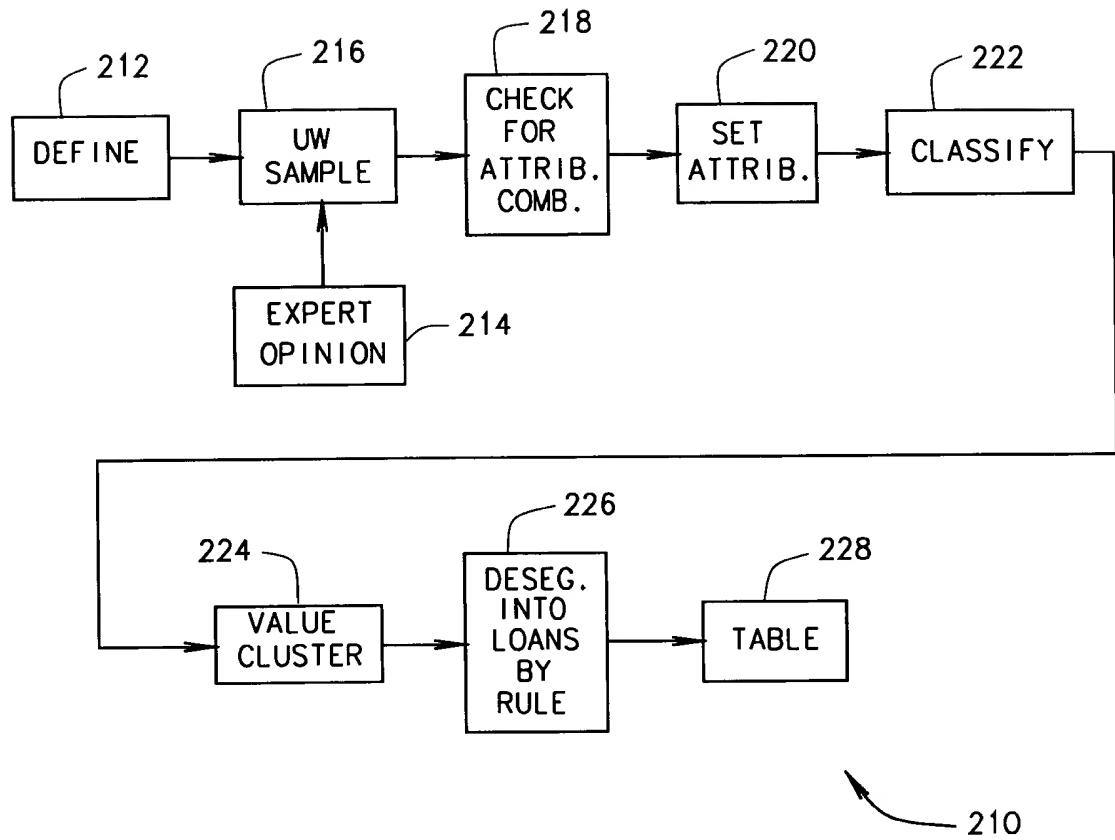


FIG. 6

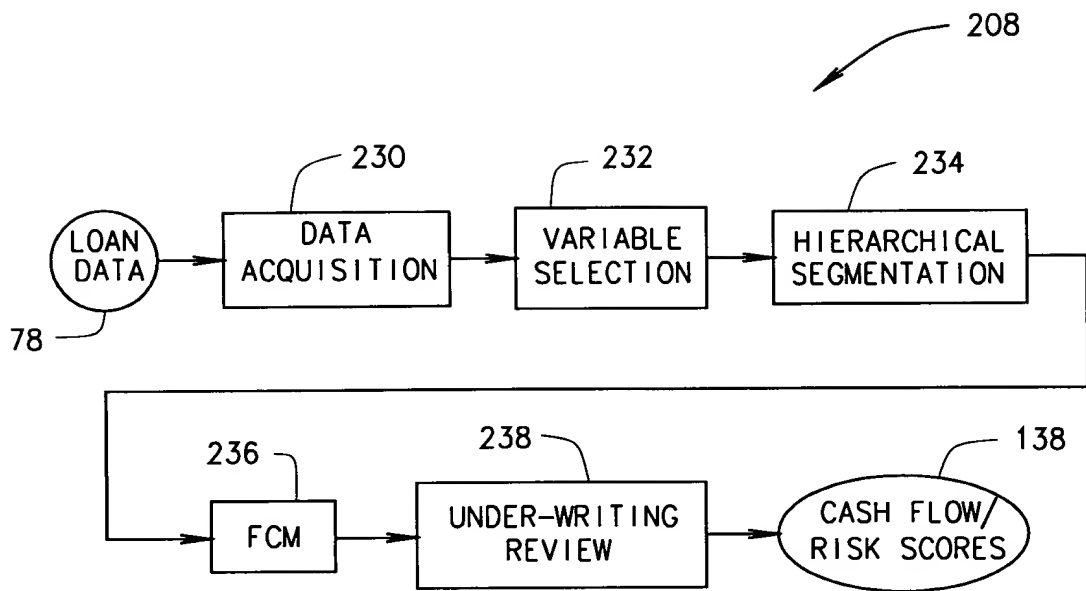


FIG. 7

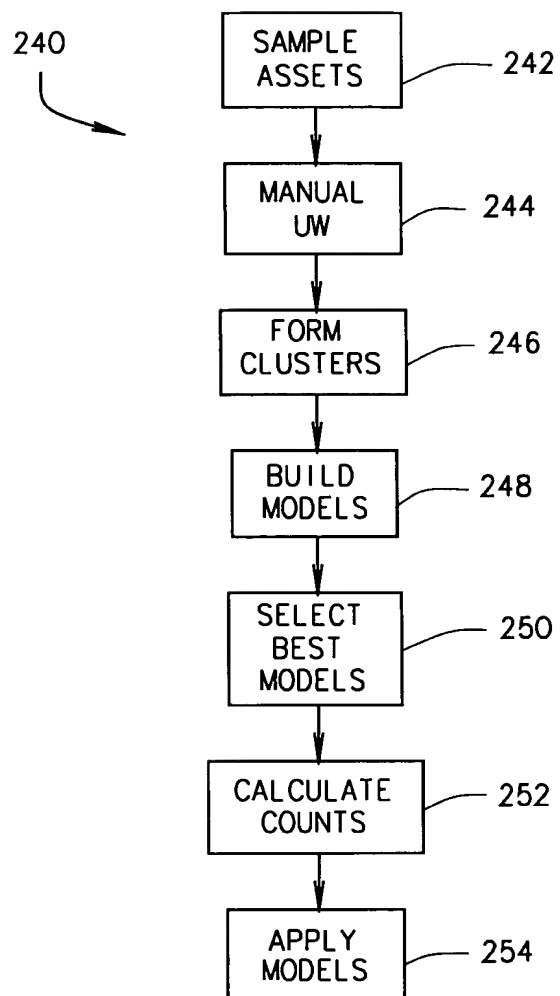


FIG. 8

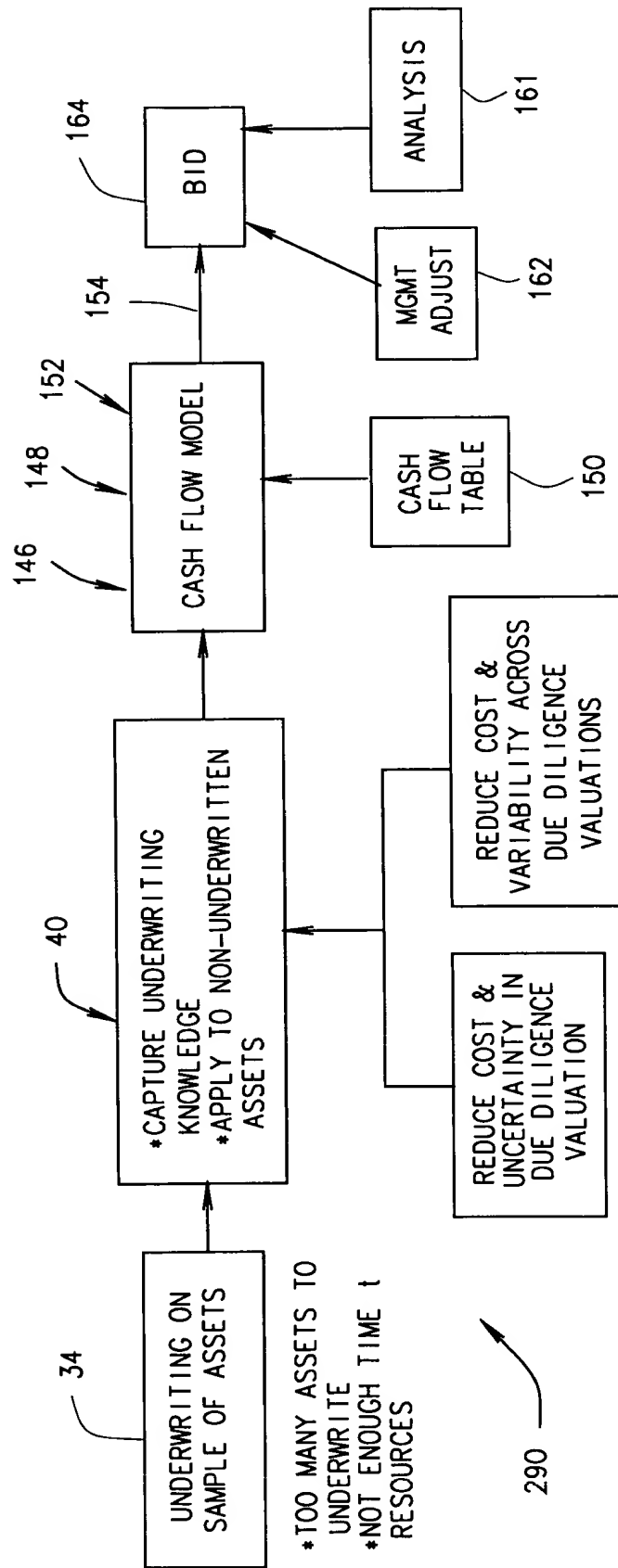


FIG. 9

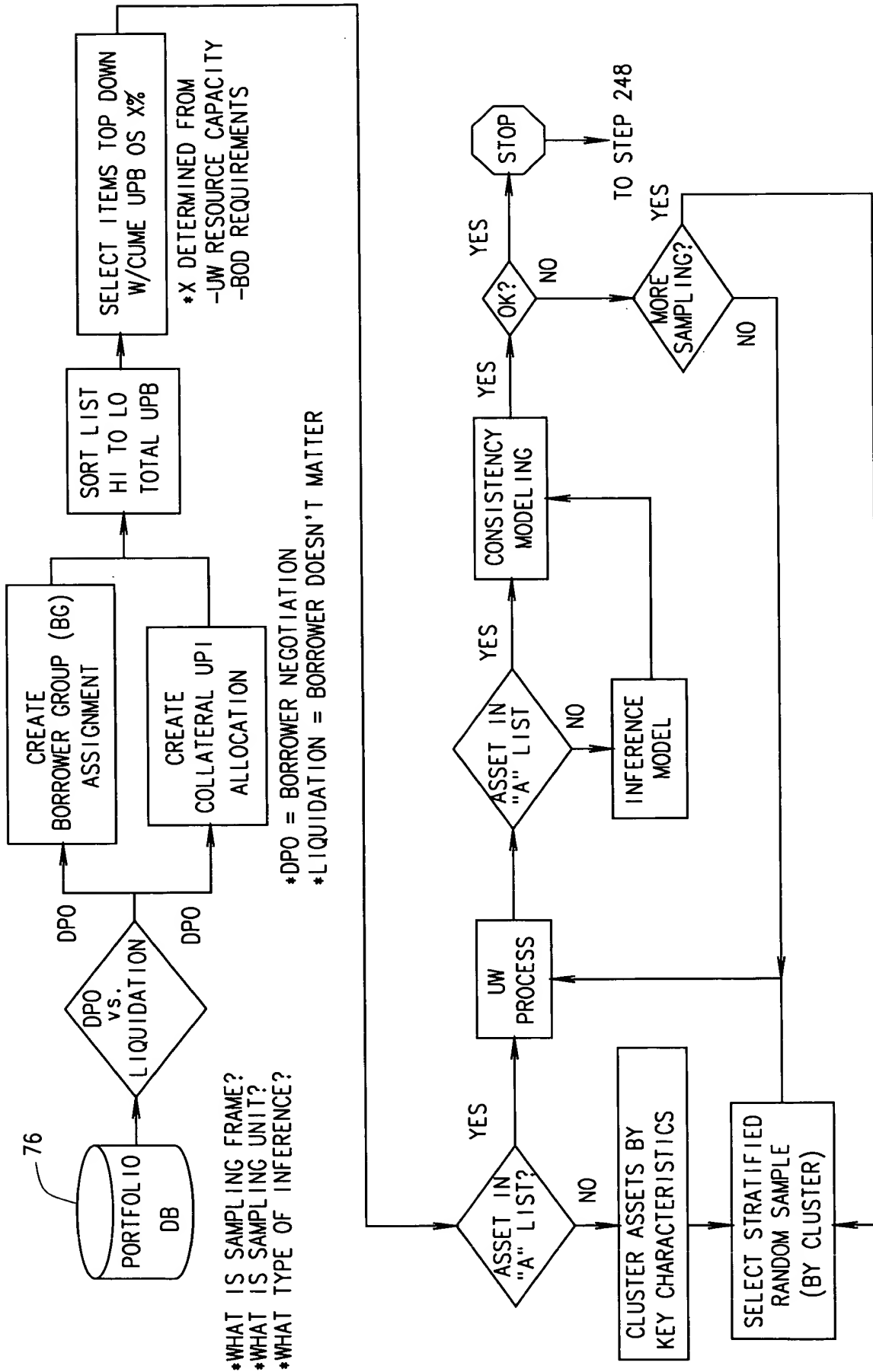


FIG. 10

6 MODELS BUILT:

- *MODELS DIFFER BY WHICH VARIABLES USED
- *UW ASSETS GET THE MINIMUM ERROR PREDICTION (ACTUAL-PREDICTED)

VARIABLES USED

LAND AREA
BLDG AREA
OLD APPRAISAL
GEN 1 PREDICTED CURRENT APPRAISAL
GEN 1 PREDICTED REALIZED PRICE
PROPERTY TYPE
LOCATION
-BY-
COM/RES
GROUP (CLUSTER)

250

248 BUILD MODELS

	MODEL 1	MODEL 2	MODEL 3	MODEL 4	MODEL 5	MODEL 6
X			X	X	X	
X			X	X	X	
						X
X	X		X	X	X	
X	X	X	X	X	X	
X	X	X	X			
X	X	X		X		
X	X	X	X	X	X	X
X	X	X	X	X	X	X

MODEL "WEIGHTS":

- *EACH CELL IS COUNT OF TIMES THE MODEL PRODUCED BEST PREDICTION FOR UW ASSETS
- *DETERMINES WEIGHTS FOR AVERAGING PREDICTIONS FOR NON-UW ASSETS

GROUP	MODEL 1	MODEL 2	MODEL 3	MODEL 4	MODEL 5	MODEL 6	SUM
1	13	13	13	8	32	32	87
2	29	25	29	24	19	19	148

MODEL	ASSET CLASS	TOTAL
1	COURT AUCTION COMMERCIAL	5
2	COURT AUCTION RESIDENTIAL	4
3	TOTAL	10
1	MARKET VALUE COMMERCIAL	7
2	MARKET VALUE RESIDENTIAL	9
3	TOTAL	16

MODEL	ASSET CLASS	TOTAL
1	COURT AUCTION COMMERCIAL	15
2	COURT AUCTION RESIDENTIAL	13
3	TOTAL	28
1	MARKET VALUE COMMERCIAL	22
2	MARKET VALUE RESIDENTIAL	29
3	TOTAL	51

MODEL	ASSET CLASS	TOTAL
1	COURT AUCTION COMMERCIAL	11
2	COURT AUCTION RESIDENTIAL	15
3	TOTAL	26
1	MARKET VALUE COMMERCIAL	11
2	MARKET VALUE RESIDENTIAL	19
3	TOTAL	30

FIG. 11

VARIABLE	CATEGORY/VALUE RANGE	ENCODING SCHEME
LOAN SECURED	(YES, NO)	YES = 1, ELSE = 0
LOAN TYPE	(REVOLVING, NON-REVOLVING)	REVOLVING = 1 ELSE 0
LAST PAYMENT	(0, 250 MM)	0 IF LAST PAYMENT = 0 ELSE 1
NOTICE OF DEFAULT SENT		PRIOR TO JUN 97 EQUALS 1 ELSE 0
ORIGINAL MATURITY DATE		PRIOR TO JUN 97 EQUALS 1 ELSE 0
SYNDICATED LOAN	(YES, NO)	YES = 1, ELSE = 0
LOAN GUARANTEED	(YES, NO, NAV)	YES = 1, ELSE = 0
COLLECTION SCORE	(0, 1)	
LIEN POSITION	(-1, 0, 1)	1 IF LIEN POSITION = 1 ELSE 0
CURRENT UPAD BALANCE/ORIGINAL BALANCE	(0, 2.9)	NORMALIZED TO (0, 1)
LAST PAYMENT TO INTEREST/LAST PAYMENT	(0, 1)	

80

FIG. 12

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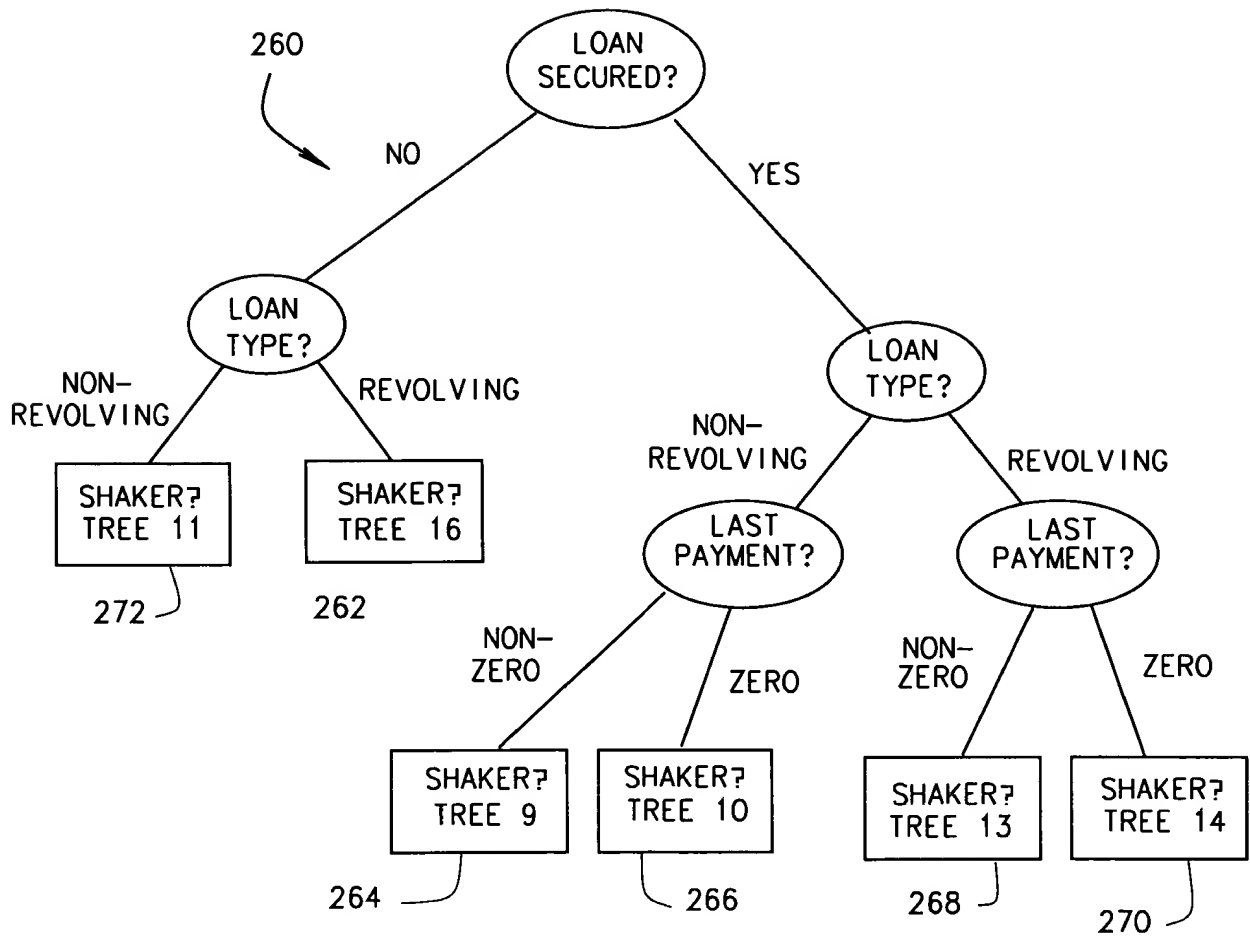


FIG. 13

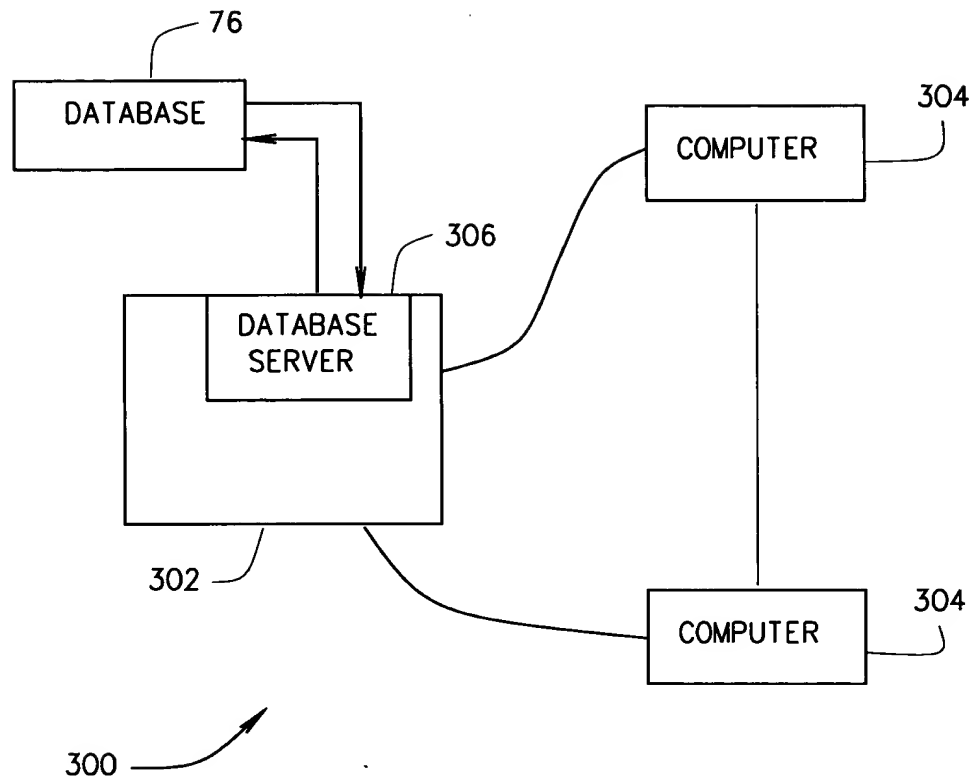


FIG. 14